

NATIONAL BANCSHARES, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 2947882	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$1,258	\$1,176	-6.5%	
Loans	\$794	\$663	-16.5%	
Construction & development	\$132	\$76	-42.1%	
Closed-end 1-4 family residential	\$88	\$79	-9.7%	
Home equity	\$11	\$12	17.2%	
Credit card	\$0	\$0	-100.0%	
Other consumer	\$64	\$31	-52.3%	
Commercial & Industrial	\$165	\$135	-18.5%	
Commercial real estate	\$235	\$233	-1.0%	
Unused commitments	\$86	\$93	8.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$168	\$121	-27.5%	
Asset-backed securities	\$5	\$10	110.0%	
Other securities	\$124	\$165	33.1%	
Cash & balances due	\$22	\$86	280.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$33	\$59	79.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$28	\$60	111.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,110	\$1,032	-7.0%	
Deposits	\$1,065	\$1,004	-5.7%	
Total other borrowings	\$40	\$24	-39.2%	
FHLB advances	\$25	\$5	-79.6%	
Equity				
Equity capital at quarter end	\$148	\$144	-2.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.6%	7.9%	--	
Tier 1 risk based capital ratio	10.1%	11.3%	--	
Total risk based capital ratio	11.3%	12.6%	--	
Return on equity ¹	-37.0%	-18.2%	--	
Return on assets ¹	-4.5%	-2.3%	--	
Net interest margin ¹	3.3%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	42.7%	36.1%	--	
Loss provision to net charge-offs (qtr)	105.4%	81.5%	--	
Net charge-offs to average loans and leases ¹	11.5%	9.0%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	17.2%	33.4%	6.1%	13.5%
Closed-end 1-4 family residential	2.5%	3.0%	1.2%	0.6%
Home equity	0.3%	3.8%	0.0%	0.0%
Credit card	0.0%	0.0%	89.7%	0.0%
Other consumer	0.8%	0.2%	1.0%	1.4%
Commercial & Industrial	2.0%	1.5%	4.5%	0.0%
Commercial real estate	4.6%	4.6%	1.5%	0.6%
Total loans	5.0%	6.2%	2.9%	2.3%